

<b>Information to identify the case:</b>			
Debtor 1:	<b>James M. Bartos</b>		Social Security number or ITIN: xxx-xx-9497
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 5/22/24
Case number:	24-21263-GLT		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	James M. Bartos	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	167 Davis Avenue Pittsburgh, PA 15202	
<b>4. Debtor's attorney</b> Name and address	Brian J. Bleasdale Emerson Professional Building 101 Emerson Avenue Aspinwall, PA 15215	Contact phone 412-726-7713 Email: bleasdb@yahoo.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m.  Contact phone 412-644-2700  Date: 6/10/24

**For more information, see page 2**

**Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861** For additional information, go to: <https://www.justice.gov/ust/moc>

**Filing deadline: 9/20/24**

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 7/31/24**

**Filing deadline: 11/17/24**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on:  
**7/22/24 at 11:00 AM** , Location: **Same location as the Meeting of Creditors.**

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
James M. Bartos  
Debtor

Case No. 24-21263-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 10, 2024

User: auto  
Form ID: 309iPGH

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2024:

Recip ID	Recipient Name and Address
db	+ James M. Bartos, 167 Davis Avenue, Pittsburgh, PA 15202-3971
aty	+ Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
aty	+ Joseph James Perotti, Jr, Grb Law, 525 William Penn Place, Ste 3110, Pittsburgh, PA 15219-1753
15801946	+ Albertelli Law, Attn: Roger Fay, Esq., 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242
15801947	+ Angelika Bartos, 167 Davis Avenue, Pittsburgh, PA 15202-3971
15801949	+ Borough of Bellevue, 568 Lincoln Avenue, Pittsburgh, PA 15202-3530
15801956	+ Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
15801958	+ Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15801963	+ Roger Fay, Esq., 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242
15801965	+ Skrill USA, Inc., 5335 Gate Parkway, 4th Floor, Jacksonville, FL 32256-3071

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Jun 11 2024 11:11:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: bleasdb@yahoo.com	Jun 11 2024 11:11:00	Brian J. Bleasdale, Emerson Professional Building, 101 Emerson Avenue, Aspinwall, PA 15215
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Jun 11 2024 11:11:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jun 11 2024 14:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 11 2024 11:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 11 2024 14:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 11 2024 11:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Jun 11 2024 11:11:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: ebnjts@grblaw.com	Jun 11 2024 11:11:00	Borough of Bellevue, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753

District/off: 0315-2

User: auto

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Date Rcvd: Jun 10, 2024

Form ID: 309iPGH

Total Noticed: 32

cr	+ Email/Text: jdryer@bernsteinlaw.com	Jun 11 2024 11:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15808772	+ Email/Text: ebnjts@grblaw.com	Jun 11 2024 11:11:00	Borough of Bellevue, GRB Law, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15801950	Email/Text: caineweiner@ebn.phinsolutions.com	Jun 11 2024 11:11:07	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd 4th Floor, Sherman Oaks, CA 91411
15801951	+ EDI: CAPITALONE.COM	Jun 11 2024 14:33:00	Capital One, N.A., Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15801952	+ Email/Text: SNagel@cedarfinancial.com	Jun 11 2024 11:11:00	Cedar Financial, Attn: Bankruptcy, 5230 Las Virgenes Road, Calabasas, CA 91302-3448
15801953	+ Email/Text: SNagel@cedarfinancial.com	Jun 11 2024 11:11:00	Cedars Business Services, 5230 Las Virgenes Road, Suite 210, Calabasas, CA 91302-3465
15801954	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 11 2024 11:18:52	Credit One Bank, N.A., P.O. Box 98875, Las Vegas, NV 89193-8875
15801955	+ EDI: MAXMSAIDV	Jun 11 2024 14:33:00	Dept of Ed/Aidvantage, P.O. Box 300001, Greenville, TX 75403-3001
15801957	+ Email/PDF: resurgentbknottifications@resurgent.com	Jun 11 2024 11:19:11	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, P.O. Box 10497, Greenville, SC 29603-0497
15801960	+ EDI: NAVIENTFKASMSERV.COM	Jun 11 2024 14:33:00	Navient, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15801961	+ EDI: MAXMSAIDV	Jun 11 2024 14:33:00	Navient, Attn: Bankruptcy, P.O. Box 9635, Wilkes Barre, PA 18773-9635
15807391	Email/Text: ECMCBKNotices@ecmc.org	Jun 11 2024 11:11:00	Navient Solutions, LLC. on behalf of, ECMC, PO BOX 16408, St Paul, MN 55116-0408
15801962	EDI: PRA.COM	Jun 11 2024 14:33:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15801964	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 11 2024 11:12:00	Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15801966	+ EDI: BLUESTEM	Jun 11 2024 14:33:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEH
15801948	##+	BAM Trading Services Inc., One Letterman Drive, Bldg C, Suite C3-800, San Francisco, CA 94129-2402
15801959	##+	Milstead & Associates, LLC, Attn: Lorraine Gazzara Doyle, 1 E. Stow Road, Marlton, NJ 08053-3118

TOTAL: 1 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Jun 10, 2024

Form ID: 309iPGH

Total Noticed: 32

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE HOME EQUITY ASSET TRUST 2007-3 HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2007-3 blemon@kmlawgroup.com, lemondropper75@hotmail.com
Brian J. Bleasdale	on behalf of Debtor James M. Bartos bleasdb@yahoo.com
Joseph James Perotti, Jr	on behalf of Creditor Borough of Bellevue jperotti@grblaw.com KNicely@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6